Form Number LR 3015-1 A (12/15)

CHAPTER 13 PLAN

Case No.: ____________

Debtor(s): **Pamela Cooper Martin** SS#: **xxx-xx-9686** Net Monthly Earnings: **670.01**

SS#: ____________ Number of Dependents: **1**

1. Plan Payments:
   (**X**) Debtor(s) propose to pay direct a total of $ **670.00** ☐ weekly ☐ bi-weekly ☐ semi-monthly ☑ monthly into the plan; or
   (___) Payroll deduction Order: To ____________ for $ ____________ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly.

Length of plan is **60** months, and the total debt to be paid through the plan is $ **40,200.00**.

☐ Chapter 13 filing fees will be paid through the chapter 13 trustee assigned to the case.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
Internal Revenue Service	**Taxes and certain other debts**	**$0.00**	**$0.00**
State of Alabama Dept of Revenue	**Taxes and certain other debts**	**$0.00**	**$0.00**

B. Total Attorney Fee: $ **3,000.00** ; **$800.00** paid pre-petition; $ **1,144.00** to be paid at confirmation and $ **570.00** per month until paid in full.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular Payment to be Paid (check box)	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months Included in Arrearage Amt.	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
Compass Bank	**$40,886.52**	☐ by Trustee ☑ by Debtor **$207.00**	**August 2017**	**$2,884.24**	**13**	**0.00%**	**$54.00**
Seterus INC	**$61,716.09**	☐ by Trustee ☑ by Debtor **$639.33**	**August 2017**	**$14,573.57**	**22**	**0.00%**	**$270.00**

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin (Month/Year)
Wyatt Auto Sales	**$43.50**	**$4,325.75**	**$4,350.00**	**$0.00**	**2002 Chevrolet Trailblazer 150000 miles**	**24.9%**	**$134.00**	**JAN 2018**

III. Other debts (**not shown in 1 or 2 above**) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
-NONE-				

IV. Special Provisions (check all applicable boxes):

☑ This is an original plan.

☐ This is an amended plan replacing plan dated ___.

☑ This plan proposes to pay unsecured creditors **100** %.

☑ Other Provisions: 1. Debtor proposes to pay all pre and post petition electric service charges directly (as well as other utility bills) in lieu of posting a deposit under 11 U.S.C. § 366 and acknowledges that 11 U.S. C. § 362 does not prohibit collection of these debts by APCO.

2. At the time of filing this case the Debtor does not receive income tax refunds. If the Debtors receives an income tax refund during the pendency of this case, the Debtor will amend Schedule I to account for income attributable to income tax refunds. Further, if the amended I and or J reflect additional disposable income, the Debtor will file a motion to alter or amend the confirmation order.

Attorney for Debtor Name/Address/Telephone #
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Dated: **July 10, 2017**

/s/ Pamela Cooper Martin
Pamela Cooper Martin
Signature of Debtor

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